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INFORMATION DISCLOSURE STATEMENT BY APPLICANT (Use as many sheets as necessary)			Complete If Known		
			Application Number	09/542,109	
			Filing Date	March 31, 2000	
			First Named Inventor	Kight, et al.	
			Art Unit	3625	
			Examiner Name	Y. Garg	
Sheet	1	of	2	Attorney Docket Number	23952-0020

U. S. PATENT DOCUMENTS					
Examiner Initials*	Cite No. ¹	Document Number	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number-Kind Code ² (if known)			
9		US-3,876,864	04/08/1975	Clark, et al.	
		US-4,642,767	02/10/1987	Lerner	
		US-4,791,561	12/13/1988	Huber	
		US-4,929,818	05/29/1990	Bradbury, et al.	
		US-4,948,174	08/14/1990	Thomson, et al.	
		US-4,961,139	10/02/1990	Hong, et al.	
		US-5,007,084	04/09/1991	Materna, et al.	
		US-5,093,787	03/03/1992	Simmons	
		US-5,097,115	03/17/1992	Ogasawara, et al.	
		US-5,111,395	05/05/1992	Smith, et al.	
		US-5,326,959	07/05/1994	Perazza	
		US-5,465,206	11/07/1995	Hilt, et al.	
		US-5,652,786	07/29/1997	Rogers	
		US-5,956,700	09/21/1999	Landry	
		US-5,978,780	11/02/1999	Watson	
		US-6,044,362	03/28/2000	Neely	
		US-6,317,745	11/13/2001	Thomas, et al.	
		US-2002/0002537	01/03/2002	Bastiansen	
		US-2003/0208445	11/06/2003	Compiano	
		US-2004/0015413	01/22/2004	Abu-Hejleh, et al.	

FOREIGN PATENT DOCUMENTS						
Examiner Initials*	Cite No. ¹	Patent Document Number	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages Or Relevant Figures Appear	T ⁶
		Country Code ³ Number ⁴ Kind Code ² (if known)				
9		WO 91/09370	06/27/99	Online Resources & Communications Corporation		
9		JP401195573A	08/07/89	Decentralized Processors for Transfer in Organ		
Examiner Signature <i>Garg</i>			Date Considered	5/26/06		

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Substitute for form 1449/PTO		Complete if Known	
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Sheet	2	2	

NON PATENT LITERATURE DOCUMENTS			
Examiner Initials*	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the articles (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog etc.) date, page(s), volume-issue number(s), publisher, city and/or country where published.	T ²
9		Declaration by Mark Johnson (5 pages)	
		Press release, "Banks, Credit Unions Join Utilities to Expand Bill Payment Plan [Sunrise Edition]; Omaha World-Herald; Omaha, Nebraska, Aug. 30, 1989, p. 19.	
		GULLO, Karen, "Reistad Continues Quest for the 'Checkless Society' Series: 8," American Banker; New York, NY, July 16, 1991, Vol. 156, Issue 135.	
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		WHITE, et al.; "4-in-1 Accounting: The Basics from Real-World," PC Magazine, v4, n20, p. 167-168.	
		Merriam-Webster's Collegiate Dictionary, 10 th edition; page 293, word, "database" (1962); and page 929, word, "processing" (1532).	
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		ELIASON, A.L., Online Business Computer Applications: 2 nd Edition Science Research Associates, 1987 HF5542.2.E427 pp. 18-19 and 69-71.	
		HOWARD, Bill, "The Best of 1989," PC Magazine, January 16, 1990 (excerpt).	
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	9		SHIPLEY, Chris, "CheckFree's Payment System," PC Computing, August 1, 1991.
		SHIPLEY, Chris, "Electronic Bill Paying Just Got a Lot Easier," PC Computing, May 1, 1991.	
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		Advertisement "As seen in PC Computing" with purchase order form (1989- Reprinted from PC Magazine, November 14, 1989).	

Examiner Signature	Garg	Date Considered	5/26/06
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